(c) the details of competent laboratory/institute of ICAR that identified the outbreak of the disease;

(d) whether any affidavit has been filed before the Hon'ble High Court of Kerala by the officials of CMFRI (ICAR) on the outbreak of above disease in India; and

(e) if so, the reasons therefor and the action taken against the officials for filing such an affidavit?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI TASLIMUDDIN): (a) No, Sir.

(b) Question does not arise.

(c) Mad cow disease is not reported in India, therefore, the question of its identification does not arise.

(d) No, Sir.

(e) Question does not arise.

Improving the condition of indebted farmers

†1048. SHRI JANESHWAR MISHRA: Will the Minister of AGRICULTURE be pleased to state:

(a) the details of the schemes of Government to improve the condition of indebted farmers;

(b) whether Government have issued any directions to the financial institutions, co-operative Banks, etc. so as to provide loans at earliest to the farmers in the our of their need;

(c) if so, the details thereof;

(d) whether Government have constituted Committee to simplify the loan structure and for fast redressal of problems of farmers; and

(e) if so, the terms of references of the Committee and the time by when its report is likely to be received by Government?

†Original notice of the question was received in Hindi.

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI KANTILAL BHURIA): (a) to (c) Details are at Statement-I. (*See* below)

(d) and (e) Details are at Statement-II.

Statement - I

Details of schemes of Government to improve the condition of indebted farmers

The Government of India on 18.6.2004 announced a special farm credit package for improving the flow of institutional credit and providing relief to the indebted farmers. The package envisages doubling of agricultural credit flow in next three years. Highlights of this package are:—

* Credit flow to agriculture sector to increase @ 30% per year.
* At least 100 new farmers to be financed by each rural and semi urban branches of Commercial Banks during the current year, resulting in enrolling about 50 lakh new borrowers.
* Provide credit to tenant farmers and oral lessees.
* Debt restructuring in respect of farmers in distress and farmers in arrears thereby making all farmers eligible for fresh credit.
* One Time Settlement (OTS) for Small and Marginal Farmers.
* Banks allowed to finance for redeeming the loans taken by farmers from private moneylenders.
* Refinements in Kisan Credit Card (KCC) Scheme and Scales of Finance for meeting the realistic credit needs of farmers.
* Facilitate formation and financing of self-help groups of tenant farmers and oral lessees for providing credit to this category of farmers.

Further, Government of India has approved special rehabilitation package for the farmers in 31 suicide prone districts of Andhra Pradesh, Karnataka, Kerala and Maharashtra. This package, *inter-alia*, includes improved credit flow, debt relief to farmers by way of reschedulement of loans and waiver of interest on overdue agricultural loans as on 01.07.2006.

NABARD and RBI have issued detailed guidelines to the banks for implementation of the aforesaid measures.

In addition, the Government have taken following important initiatives for improving the condition of indebted farmers:—

(i) Government of India has decided that effective from Kharif 2006-07, farmers would receive crop loans upto a principal amount of Rs. 3 lakh at 7% rate of interest and the banks would be provided necessary interest subvention for this purpose.

(ii) In order to provide relief to the farmers who have availed crop loans from Commercial Banks, RRBs and Cooperatives for Kharif and Rabi 2005-06, an amount equal to two percentage points of the borrower's interest liability on principal amount upto Rs. One Lakh has been credited to their bank account before 31st March, 2006. The Government have provided a sum of Rs. 1,700 crore for this purpose in the Union Budget for the year 2006-07.

(iii) Keeping in view the importance of flow of credit to agriculture, in particular to the smaller borrowers who may not have the necessary assets as collateral, the banks have been advised to waive margin/ security requirements for agricultural loans up to Rs. 50,000/-.

Statement - II

Details of terms of references of the Committee to simplify the loan structure

(I) Expert Group on the problems of Agricultural Indebtedness

Government of India has constituted an Expert Group under the Chairmanship of Prof. R. Radhakrishna, Director Indira Gandhi Institute of Development Research Group, Mumbai with Dr. P.V. Shenoy, Former Secretary (Agriculture), Dr. Y.S. P. Throat, Chairman, NABARD and Shri Kanta Kumar, Former CMD, Syndicate Bank as members. The terms of the reference of the Group are as under:—

(i) To look into the problems of Agricultural Indebtedness in its totality.

(ii) To suggest measures to provide relief to farmers across the country.

The Group has been asked to submit its interim report by the end of December, 2006 and final report by 31.05.2007.

(II) Committee on Financial Inclusion

The Government of India has constituted a Committee on Financial

Inclusion under the Chairmanship of Dr. C. Rangarajan, Chairman of the Economic Advisory Council to the Prime Minister.

The terms of reference of the Committee are:—

(i) To study the pattern of exclusion from access to financial services disaggregated by region, gender and occupational structure.

(ii) To identify the barriers confronted by vulnerable groups in accessing credit and financial services, including supply demand and institutional constraints.

(iii) To review the international experience in implementing policies for financial inclusion and examine their relevance/applicability to India.

(iv) To suggest

- Strategy to extend financial services to small and marginal farmers and other vulnerable groups, including measures to streamline and simplify procedures, reduce transaction costs and make the operations transparent;
- Measures including institutional changes to be undertaken by the financial sector to implement the proposed strategy of financial inclusion;
- A monitoring mechanism to assess the quality and quantum of financial inclusion including indicators for assessing progress.

The Committee has been asked to submit its report to the Government by November 30, 2006.

(III) **Expert Group to suggest measures for assisting distressed farmers**

Reserve Bank of India had recently constituted a Working Group under the Chairmanship of Prof. S.S. Johl to suggest measures for assisting distressed farmers, including provision of financial counseling services and introduction of a specific Credit Guarantee Scheme under the DICGC Act for such farmers.

The terms of reference of the Group were:

(i) To delineate the circumstances under which a farmer can be treated as a distressed farmer, keeping in view the findings of recent studies on such farmers;

(ii) To review the international experience in assisting distressed farmers including provision of financial counseling and planning services;

(iii) To evolve a Credit Guarantee Scheme under the DICGC Act for distressed farmers, keeping in view the earlier experience of Credit Guarantee Scheme;

(iv) To suggest measures for providing financial counseling and risk mitigants for distressed farmers; and

(v) Any other relevant matter.

The group has since submitted its report on November 14, 2006.

GM crops

†1049. SHRI JANESHWAR MISHRA: Will the Minister of AGRICULTURE be pleased to state:

(a) whether any study is being conducted by Government regarding the area on which genetically modified crops are being grown;

(b) the share of rice and soyabean in these crops;

(c) whether Government are contemplating to impose a ban on the genetically modified crops;

(d) if not, whether Government will formulate any policy keeping in view the ban imposed by the America and other European countries on such crops; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI KANTILAL BHURIA): (a) There is no proposal to conduct a study of the area under cultivation of Bt. Cotton, which is the only Genetically Modified (GM) crop approved for commercial cultivation in India by Genetic Engineering Approval Committee (GEAC) functioning under the Ministry of Environment & Forests. However, according to information obtained from Bt. Cotton growing States, the details of area under Bt. Cotton cultivation are given below:—

†Original notice of the question was received in Hindi.